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DIAL TOLL FREE:
1-800-817-3214

FACSIMILE:
(678) 801-2355
(800) 417-9167

November 6, 2006

PERSONAL & CONFIDENTIAL

Eveline H Rosenberry
 750 FAIRMONT AVE APT 3
 MOUNTAIN VIEW, CA 94041

Name of Creditor: Chase Bank USA, N.A.
 Account Number: 5184450061223727
 Amount of Claim: \$6916.24
 Mann Bracken No.: 61767490

Dear Eveline H Rosenberry:

The above-referenced outstanding debt on the account has been referred to me for review. Please contact my offices if you wish to resolve this matter or have any questions about the debt. Our toll free number is 1-800-817-3214.

The original contract you entered into with Chase Bank USA, N.A. provides for the resolution of claims or disputes by means of binding arbitration:

"Arbitration: Any claim or dispute ("Claim") by either you or us against the other, or against the employees, agents or assigns of the other, arising from or relating in any way to this Agreement or any prior Agreement or your account (whether under a statute, in contract, tort, or otherwise and whether for money damages, penalties or declaratory or equitable relief), including Claims regarding the applicability of this Arbitration Section or the validity of the entire Agreement or any prior Agreement, shall be resolved by binding arbitration.

My client will honor this contract provision. In the event that we are unable to reach satisfactory amicable arrangements, the filing of an arbitration claim will be evaluated as our client's contract remedy. My firm is not licensed to practice law in your jurisdiction and will not pursue any legal action in the state or federal courts. In the event that an arbitration award is ultimately obtained, local counsel admitted to the practice of law in your jurisdiction will be retained to pursue legal remedies based upon such an award.

It is my sincere hope that we can reach a mutually agreeable resolution to this matter, and I encourage your call in that regard.

We will assume the debt is valid unless you dispute the validity of the debt or any portion of the debt within thirty days after receipt of the notice. Verification of the debt or a copy of a judgment against you will be mailed to you if you notify us in writing within thirty days of receipt of this letter that the debt or any portion of the debt is disputed. If you make a written request within thirty days after receipt of this notice, we will provide you with the name and address of the original creditor, if different from the current creditor.

Sincerely,
 MANN BRACKEN, LLC
 DF1- 126 - 61767490

This communication is an attempt to collect a debt, and any information obtained will be used for that purpose. The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

EXHIBIT

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